

Information to identify the case:

Debtor 1	<u>Kimberly Jo Ray</u>	Social Security number or ITIN	xxx-xx-9762
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20018-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly Jo Ray

4/20/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly Jo Ray
Debtor

Case No. 22-20018-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 20, 2022

User: admin
Form ID: 318

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db	+ Kimberly Jo Ray, PO Box 42, Champion, PA 15622-0042
15443741	Donna R. Ray, 553 Nebo Road Extension, Champion, PA 15622
15443746	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
15443748	+ Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
15443747	Select Portfolio Servicing, Inc., P.O. Box 65277, Salt Lake City, UT 84165-0277

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Apr 21 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15443728	+ Email/Text: legal@arsnational.com	Apr 20 2022 23:34:00	ARS National Services, Inc., 270 W 2nd Avenue, Escondido, CA 92025-4147
15443729	Email/Text: legal@arsnational.com	Apr 20 2022 23:34:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
15443730	+ EDI: CAPITALONE.COM	Apr 21 2022 03:38:00	Capital One Bank USA, NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15443734	+ EDI: CITICORP.COM	Apr 21 2022 03:38:00	Citi, Box 6500, Sioux Falls, SD 57117-6500
15443735	+ EDI: CITICORP.COM	Apr 21 2022 03:38:00	Citi Cards, P.O. Box 6004, Sioux Falls, SD 57117-6004
15443736	+ EDI: CITICORP.COM	Apr 21 2022 03:38:00	Citi/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15443737	+ EDI: CITICORP.COM	Apr 21 2022 03:38:00	Citibank, Citicorp Credit Services, Centralized Bankruptcy Dept., P.O. Box 790034, Saint Louis, MO 63179-0034
15443739	EDI: DISCOVER.COM	Apr 21 2022 03:38:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130

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15443738	+ Email/Text: electronicbkydocs@nelnet.net	Apr 20 2022 23:34:00	Department of Education/Nelnet, Attn: Bankruptcy, PO Box 82561, Lincoln, NE 68501-2561
15443740	+ EDI: DISCOVER.COM	Apr 21 2022 03:38:00	Discover Financial Services, LLC, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15443731	EDI: JPMORGANCHASE	Apr 21 2022 03:38:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
15443733	EDI: JPMORGANCHASE	Apr 21 2022 03:38:00	Chase Card Services, P.O. Box 1423, Charlotte, NC 28201-1423
15443732	EDI: JPMORGANCHASE	Apr 21 2022 03:38:00	Chase Card Services, 201 N. Walnut Street, Mail Code DE1-0153, Wilmington, DE 19801
15443743	+ EDI: AGFINANCE.COM	Apr 21 2022 03:38:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
15443742	EDI: AGFINANCE.COM	Apr 21 2022 03:38:00	Onemain Consumer Loan, Inc., P.O. Box 64, Evansville, IN 47701-0064
15443744	EDI: CITICORP.COM	Apr 21 2022 03:38:00	Sears Credit Card, P.O. Box 6282, Sioux Falls, SD 57117-6282
15443745	EDI: CITICORP.COM	Apr 21 2022 03:38:00	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
15443746	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2022 23:34:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
15443748	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2022 23:34:00	Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
15443749	EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016
15443750	EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023
15443957	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15443751	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank / BP, Attn: Bankruptcy Dept, PO Box 965065, Orlando, FL 32896-5065
15443752	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank/At Home CC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage-Backed Notes, Series 2021-R2 bnicholas@kmlawgroup.com
Daniel J. Boger	on behalf of Debtor Kimberly Jo Ray dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

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